

Form plncf13 – ntcnfp13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 21-10862-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Theresa Louise Maruggio  
30 Glenair Avenue  
Waldwick, NJ 07463

Social Security No.:  
xxx-xx-9580

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on July 1, 2021.

Dated: July 1, 2021  
JAN: mcp

Jeanne Naughton  
Clerk

In re:  
Theresa Louise Maruggio  
Debtor

Case No. 21-10862-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 01, 2021

User: admin  
Form ID: plncf13

Page 1 of 2  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2021:

Recip ID	Recipient Name and Address
db	+ Theresa Louise Maruggio, 30 Glenair Avenue, Waldwick, NJ 07463-1215
519105910	+ Brianna Fleming, 30 Glenair Avenue, Waldwick, NJ 07463-1215
519103900	+ Brookdale Drug and Alcohol Rehabilitatio, 2455 Back Mountain Road, Scotrun, PA 18355-7758
519103903	+ Early Warning Services, 16552 N 90th St #100, Scottsdale, AZ 85260-1619
519103904	+ Equifax, P.O. Box 740256, Atlanta, GA 30374-0256
519103905	+ Experian, P.O. Box 2002, Allen, TX 75013-2002
519157116	+ Goldman Sachs Bank, USA, by AIS InfoSource, LP as Agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519103906	+ Higher Education Student Assistance Auth, Hesaa Servicing/Attn: Bankruptcy, Po Box 548, Trenton, NJ 08625-0548
519121390	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519103907	+ Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400
519127771	+ NJCLASS, PO Box 548, Trenton, NJ 08625-0548
519127789	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
519103909	TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
519112774	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
519103910	+ USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
519103911	+ Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
519112037	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 01 2021 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 01 2021 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519108321	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 01 2021 20:36:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
519103899	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 01 2021 20:36:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
519103902	+ Email/Text: bankruptcy.notifications@fisglobal.com	Jul 01 2021 20:36:00	ChexSystems, Attn: Consumer Relations, 7805 Hudson Road, Suite 100, Saint Paul, MN 55125-1703
519103901	Email/PDF: ais.chase.ebn@americaninfosource.com	Jul 01 2021 20:43:12	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519103908	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 01 2021 20:36:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573

TOTAL: 7

## BYPASSED RECIPIENTS

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Jul 01, 2021

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
519136107	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John F. Murano	on behalf of Debtor Theresa Louise Maruggio john@muranoroth.com vicky@muranoroth.com; muranojr90959@notify.bestcase.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4